

Claims

1. Method for the electronic payment of at least a minimum amount, in particular for executing a series of
5 payment steps with a minimum amount in each instance, for goods or services by a customer to a retailer using a data and/or telecommunication network and involving an accounting system server, with
 - a unique process identifier being generated for the
10 payment process or series of payment steps and being transmitted at least in a first payment step in a confirmation request from the accounting system server, together with payment amount information, to a customer terminal,
 - 15 - the customer transmitting a confirmation message from a customer terminal via the data or telecommunication network to the accounting system server to release a credit or partial credit for the payment amount for payment in assignment to the process identifier,
 - 20 - a comparison being carried out on the accounting system server of a credit or partial credit of the customer registered with the accounting system server and available for electronic management thereby with the payment amount released by said customer and
 - 25 - further to the establishment of a credit amount exceeding the released payment amount by the accounting system server in response to the confirmation message, charging of the released payment amount or a partial amount to be paid up to this point being triggered by this

2002P01374WOUS

PCT/EP2003/006136